

EXHIBIT 12  
DATE 1-17-07  
HB 101

**From:** "April schaefer" <apesanna@hotmail.com>  
**Subject:** house bill 101  
**Date:** January 16, 2007 2:58:41 PM MST  
**To:** Rob@montanagrasslandsbeef.com

---

Mr. Scott Mendenhall, I am the mother of a six year old hearing impaired girl. She was born with a bi-lateral permanent moderate hearing loss. We had insurance at the time she was born, and even though she was born with this loss she was denied any coverage when it came to more extensive testing on what type of loss she had. In most larger hospitals around the country including ours (Missoula, Montana) infants are tested before they are sent home because it is well known that early intervention is key to having success with aiding kids to hear and speak as best they can. The initial test done in the hospital was covered. We were then referred to an audiologist to better determine what our baby would need. we saw a local woman by the name of Ruth Fugleberg and also went to a Seattle facility to get even further testing done to get as much information as we could to best serve our daughter. We chose a digital programable hearing aid made by the manufactuer Resound. At about \$3200.00 per hearing aid it was more than a strain on our finances. We did get help from cdc, who came up with around \$1000.00 and then applied to a foundation who gave us another \$1100.00, that left my husband and I with about \$4400.00 on our own to come up with. That does not include the expense of all the testing we had to pay for and the trip we made to Seattle to Virginia mason medical center. We made that trip because they have the most effective equipment needed to determine what will best serve your child. Did we have to make that trip? No. Did we have to go with a more expensive hearing aid, one that would allow her to hear as "normal" as possible , No. But we did. It took us six months. Six months that were very precious to us and my entire family to come up with that kind of money. But I wanted my beautiful baby girl to hear her mommy say goodmorning and I love you as clear as possible and there is no amount of money I wouldnt pay for that. Please consider passing this bill for the many children now and

in the future who are in need of the financial help and are as worthy as any other condition. That was six years ago and in about a year I will have to purchase my daughter a new pair of hearing aids because they do wear and I will do whatever it takes to give her the best I can, but it sure would be nice if I had a little help. Thank you for the opportunity to tell you my story and I hope you will take it into consideration. Sincerely, April  
Schaefer 5415 Bigfork Road Missoula, Mt. 59803 406-493-0456

---

Communicate instantly! Use your Hotmail address to sign into Windows Live Messenger now. <http://get.live.com/messenger/overview>

January 16, 2007

To whom it may concern:

My daughter Lauren Elizabeth Yaskus is almost six years old and has a moderate hearing loss in both ears. This means that almost 50 percent of sounds she does not hear. We were not aware of her hearing loss until about a year and a half ago. It was at that same time the cause of her global developmental delays was also discovered and attributed to unexplainable brain anomalies that occurred while she was yet unborn. For four and a half years we struggled to figure out why she was so behind in speech and other areas of normal development. We were living in California until the summer of '04 and were lucky to qualify as students for free services at my husband's dental school, UCSF. They administered several hearing tests but none were conclusive because Lauren could not understand the responses they wanted her to make due to her learning problems. We looked forward to our plans of moving to Montana, starting to practice and having decent enough income to afford insurance that would cover further testing. This we found was not the case. We found great difficulty in finding any insurance that would cover us because of Lauren's health history (despite the rest of us being very healthy). Because my husband's employer used Blue Cross as their insurer they agreed to cover us also, but at an inflated rate (group rate because of the age of our employer) of almost \$500 a month for our family of four at the time. This was with a \$5000 deductible. But here's the kicker: they covered absolutely no audiological testing nor the ABR tested that was very much needed because of Lauren's inability to properly participate in the normal hearing evaluations. As a result we were left with no choice but to pay for it along with anesthesiology bills, for her to be put to sleep so the testing could be conducted and an MRI was also done. The out of pocket expense was about \$4000 with only a tiny bit applied to our deductible. Thanks to the ABR they discovered the degree of hearing loss and assessed the need for hearing aids which would be about \$2800. Overwhelmed by the cost (just out of school) we were referred to the Lorkan Foundation. They generously offered to pay almost half of that expense. We were extremely grateful. Because of Lauren's severe disabilities she has now qualified for Medicaid, which is a huge blessing for us. But what of those children with hearing loss but nothing else so severe that would qualify them for such services as Medicaid, whose parents make too decent of an income to qualify for any other help, and whose parents pay a good amount of money each month for their family's health insurance but it doesn't cover something so medically necessary. It baffles me. Hearing aids are expensive, as can be the testing necessary to diagnose hearing loss. Why should the state or the charities bare the brunt of this expense when private insurance companies are paid good money in premiums each month by hard working families trying to do the right thing and take care of themselves. Yet they still face inadequate coverage. It makes no sense. Hearing loss in children that goes unchecked and untreated is going to cost everyone more money in the long run. If children are diagnosed early they will get the help they need, and require less intervention later on.

Please consider this important measure to hold Montana insurance companies accountable for coverage they should provide for the good of everyone.

Sincerely,

Heidi Yaskus  
Stevensville, MT

January 16, 2007

Re: HB 101, Funding for Children's Hearing Aids

To Whom It May Concern:

This bill is a very important one to Montana's families with young children having hearing loss.

Having a child diagnosed with a hearing loss at a young age is often a piece of devastating news with many types of long term effects. It can influence decisions about education, childcare, and even where to live. There are medical evaluations that are costly but important. At the end of the diagnostic process, parents are then faced with the decision of how to provide appropriate hearing aids for their child, often at a cost of thousands of dollars.

Without appropriate amplification, language learning and education will be impacted. Without timely fitting of hearing aids, children miss valuable learning time. Parents should not be forced to wait on their children's hearing aid fitting while they save for this substantial purchase.

The number of children with hearing loss under the age of 21 in Montana is relatively small but requiring health insurance companies to provide coverage for hearing aids will have a big impact on the families and children with hearing loss.

Please carefully consider this bill and recommend passage of HB 101.

Sincerely,

Phillip Gardner, MD  
Ear, Nose and Throat Physician

Aaron Derry, PA-C  
Ear, Nose and Throat Physician Assistant

Lynn Harris, AuD CCC SP/A  
Audiologist and Speech/Language Pathologist